

NELSON LEASING HEALTH PLAN BENEFITS SUMMARY

Spouses can only be covered if they are unemployed or not offered benefits where they work. This does not apply to spouses already enrolled on the Plan.

	Basic Plan	HSA Plan
Plan Year Deductible		
Employee Only	\$2,000	\$5,000
Family	\$4,000	\$10,000
Plan Year Out-of-Pocket Maximum		
Employee Only	\$6,000	\$5,600
Family	\$12,000	\$11,200

Seeing an in-network doctor can save you a significant amount of money. You pay less out-of-pocket by using network doctors, hospitals, and other healthcare professionals.

	Basic Plan	HSA Plan
Preventative Health Care		
Routine Physicals (age 6 and older), Routine Hearing and Eye Exams, Cancer Screenings	100%	100%
Well Baby, Prenatal	100%	100%
Physician Services		
Office Visits due to Illness or Injury, Lab and X-ray, In-Hospital Medical Visits	70% After Deductible	80% After Deductible
Inpatient Hospital Services		
365 Days of Medically Necessary Care	70% After Deductible	80% After Deductible
Outpatient Hospital Services		
Lab and X-ray, Scheduled Outpatient Surgery, Non-Emergency Illness-Related Visits	70% After Deductible	80% After Deductible
Urgent or Emergency Care		
Emergency Care	70% After Deductible	80% After Deductible
Emergency Ambulance - Medically Necessary Transport to the Nearest Facility	70% After Deductible	80% After Deductible
Other Services		
Chiropractic Care	70% After Deductible	80% After Deductible
Home Health Care	70% After Deductible	80% After Deductible
Pharmacy		
Prescription Drugs (Up to a 31-day supply per prescription)	\$10 Generic \$25 Brand Formulary \$40 Brand Non-Formulary (\$750 out-of-pocket maximum)	80% After Deductible
90 Day Prescription	\$20 Generic \$50 Brand Formulary \$80 Brand Non-Formulary (\$750 out-of-pocket maximum)	No Coverage

NOTES: This only serves as a summary of your benefit plan. Please refer to your Summary Plan Description for actual coverage, limitation and exclusion provisions. Deductibles and coinsurance apply toward the out-of-pocket maximums. Precertification requirements will be outlined in your Summary Plan Description.

Nelson Leasing Inc. is covering 100% of the cost for employees to be on either the Basic or HSA plan. The HSA plan has a higher deductible but Nelson Leasing Inc. will deposit \$71 per month into your HSA account. This would cover basic visits to the doctor while still providing you coverage for any catastrophic medical bills.

Monthly Premiums	Basic Plan	HSA Plan
Employee Only	\$0	\$0
Employee + Spouse	\$366.50	\$288.00
Employee + Children	\$399.50	\$314.00
Family	\$766.00	\$602.00